

# The Lender's Advantage

U.S. Small Business Administration



Your Small Business Resource

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## In This Issue:

District Director's Desk.1  
SBA Lending News.....1  
Banking News.....1  
FYI News.....1  
Upcoming Events.....2  
Lender Rankings.....2

## District Director's Desk

Greetings from the Baltimore District Office:

Here we are midway through the 2nd quarter and the economy isn't looking a lot better than the last quarter but the new administration is in office and the US Congress and Senate are working on a stimulus package. Things will probably be changing at some point in our immediate future. The only thing not changing is the U.S. Small Business Administration has been and will continue to be a friend and resource to America's small businesses. This includes making sure the small business community is aware of SBA's programs and services, including not only financing but, federal contacting assistance and business management assistance through our network of Small Business Development Centers, SCORE and Women's Business Centers. If you are dealing with a small business who you believe may need the services of one of our resource partners please let us know.

## SBA Lending News

SBA has published a new matrix to provide loan servicing answers. For more information, visit the electronic lending webpage at [www.sba.gov/banking](http://www.sba.gov/banking) or email [edward.knox@sba.gov](mailto:edward.knox@sba.gov) to request a copy of the matrix.

## Banking News

If you have any questions, would like some training or would just like to have the Lender Relationship Specialist visit your organization and explain the basic loan programs and what we can do to assist your institution, please let us know. In addition if there is anything going on at your organization or in the community related to small business that you would like to share please send it to [edward.knox@sba.gov](mailto:edward.knox@sba.gov) for consideration in a future newsletter.

## FYI News

To get a copy of the most current Quick Reference To SBA Loan Guaranty Programs go to: [www.sba.gov/md](http://www.sba.gov/md) and click on SBA Loan Chart under the Resources heading.

Help us update our Active SBA Lender list. Look at the list and let us know if we need to change the point of contact or the phone number. We would like to add the website and email address with the next major update, so please provide that information if you would like to have it included too. Go to [www.sba.gov/md](http://www.sba.gov/md) then click on local resources in the blue column on the right, then click on the "Active Lender List". The list is also published in the SBA Resource Guide that is distributed to small businesses throughout the state.

If you aren't on the email list for this newsletter or you would like to add a personal email address to receive this newsletter at home please let us know.

### **Upcoming Events**

May 21, 2009 (Tentative Date) MCLA Golf/Bull Roast Denny Kleppick 410-544-1994

### **Lender Rankings** October 1, 2008 - January 31, 2009

#### **7(a) Approved Loans by SBA Lenders by Loans and Volume**

<b>LENDER NAME</b>	<b>#LOANS</b>	<b>AMOUNT</b>
PROVIDENT BANK OF MARYLAND	14	\$4,230,900
SUSQUEHANNA BANK	6	\$2,305,000
FIRST UNITED BANK & TRUST	1	\$2,000,000
HOME LOAN INVESTMENT BANK, F.S.B.	1	\$2,000,000
COMPASS BANK	3	\$1,990,000
EAGLEBANK	2	\$1,765,000
PNC BANK, NATIONAL ASSOCIATION	4	\$1,721,800
TD BANK, NATIONAL ASSOCIATION	2	\$1,635,000
MANUFACTURERS AND TRADERS TRUST COMPANY	27	\$1,565,700
WACHOVIA BANK, NATIONAL ASSOCIATION	2	\$1,427,400
SMALL BUSINESS LOAN SOURCE, LLC	2	\$1,371,000
K BANK	4	\$1,250,600
NBRS FINANCIAL BANK	2	\$1,130,000
FIRST CHATHAM BANK	1	\$900,000
HANMI BANK	2	\$760,000
NEW WINDSOR STATE BANK	1	\$725,000
BRANCH BANKING AND TRUST COMPANY	9	\$690,000
CIT SMALL BUSINESS LENDING CORPORATION	1	\$640,000
COMMUNITY BANK OF TRI -COUNTY	3	\$560,000
SANDY SPRING BANK	5	\$540,000
UPS CAPITAL BUSINESS CREDIT	1	\$422,000
WILSHIRE STATE BANK	1	\$330,000
COMMERCEFIRST BANK	5	\$320,000
SUNTRUST BANK	4	\$290,000
NEWTEK BUSINESS SERVICES, INC.	1	\$290,000
COMMUNITY WEST BANK, NATIONAL ASSOCIATION	1	\$287,500
HOWARD BANK	2	\$265,000
SONABANK	2	\$250,000
ACCESS NATIONAL BANK	1	\$215,000
INNOVATIVE BANK	7	\$195,000
FIRST BANK	1	\$150,000
BORREGO SPRINGS BANK, N.A.	2	\$100,000
UNITED CENTRAL BANK	1	\$100,000
STANDARD BANK, PASB	1	\$98,000
SUPERIOR FINANCIAL GROUP, LLC	11	\$97,500
SOVEREIGN BANK	1	\$85,000
HEBRON SAVINGS BANK	1	\$60,000
BANK OF AMERICA, NATIONAL ASSOCIATION	1	\$50,000
<b>7a Total</b>	<b>136</b>	<b>\$32,812,400</b>
<b>Certified Development Company 504 Loans</b>		
PRINCE GEORGE'S COUNTY, FINANCIAL SERVICES CORPORA	1	\$444,000
BUSINESS FINANCE GROUP, INC.	2	\$387,000
CHESAPEAKE BUSINESS FINANCE CORPORATION	1	\$372,000
<b>504 Total</b>	<b>4</b>	<b>\$1,203,000</b>
<b>Total of all Loans</b>	<b>140</b>	<b>\$34,015,400</b>